

BARABOO BANCORPORATION, INC., THE

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1209248	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$789	\$766	-3.0%		
Loans	\$567	\$535	-5.6%		
Construction & development	\$64	\$46	-28.5%		
Closed-end 1-4 family residential	\$99	\$101	1.9%		
Home equity	\$25	\$27	6.1%		
Credit card	\$1	\$0	-58.5%		
Other consumer	\$24	\$11	-54.9%		
Commercial & Industrial	\$84	\$65	-22.8%		
Commercial real estate	\$254	\$252	-0.6%		
Unused commitments	\$75	\$88	16.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$10			
Asset-backed securities	\$0	\$0			
Other securities	\$37	\$36	-1.7%		
Cash & balances due	\$134	\$137	2.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$31	\$21	-32.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$34	\$21	-37.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$718	\$691	-3.7%		
Deposits	\$706	\$684	-3.1%		
Total other borrowings	\$6	\$2	-60.8%		
FHLB advances	\$3	\$0	-93.5%		
Equity					
Equity capital at quarter end	\$72	\$75	4.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	9.4%	--		
Tier 1 risk based capital ratio	11.4%	12.5%	--		
Total risk based capital ratio	12.6%	13.8%	--		
Return on equity ¹	-15.1%	2.7%	--		
Return on assets ¹	-1.4%	0.3%	--		
Net interest margin ¹	3.5%	3.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	47.8%	36.0%	--		
Loss provision to net charge-offs (qtr)	75.6%	717.8%	--		
Net charge-offs to average loans and leases ¹	4.8%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	12.8%	13.9%	2.9%	0.0%	--
Closed-end 1-4 family residential	3.8%	4.3%	0.1%	0.1%	--
Home equity	0.1%	0.2%	0.0%	0.0%	--
Credit card	2.6%	2.3%	0.0%	0.0%	--
Other consumer	1.0%	0.8%	0.1%	0.2%	--
Commercial & Industrial	2.8%	15.6%	0.3%	0.7%	--
Commercial real estate	3.4%	2.1%	1.7%	0.0%	--
Total loans	4.2%	4.9%	1.2%	0.1%	--